Calls from commercial banking and lending operations are perhaps the most pervasive, predatory, annoying, and numerous of all telemarketing activities. In the past, I have received more unwanted phone solicitations from banks and lenders—those that I was currently or formerly doing business with—than any other type of phone solicitation, second only to bogus charities. I strongly object to any rule changes or administrative decision to allow them to call me for any purpose. They do not have a right to bother me simply because I am their customer. Banks and lenders have nothing of value to offer me other than what I have already requested from them in person or in writing.